Wisconsin municipal insurance provider elevates member-owner engagement and streamlines claims handling and values collection processes.

Year Founded: 1987

Employees: 30

Adopted Origami: 2018

Headquarters: Wauwatosa, WI

Website: www.cvmic.com

About CVMIC

Cities and Villages Mutual Insurance Company (CVMIC) is dedicated to supporting public services and serving the needs of its Wisconsin-based member-owners by developing and maintaining high-quality, stable, and affordable insurance and risk management services. Founded in 1987 and headquartered in the Milwaukee suburb of Wauwatosa, CVMIC currently serves over 50 municipalities throughout the state.

The need for a more accessible and versatile system

From 2004 to 2018, CVMIC used an on-premises software system that, over time, presented an increasing number of challenges for both staff and members. In addition to the version-control and maintenance burdens commonly associated with such systems, limitations on accessibility and collaboration frustrated members and added to the workload of CVMIC staff.

For example, the inability to directly access a centralized reporting system meant that members had to report injury and accident details via phone call, fax, and email — information that CVMIC staff then had to input into the system. Because members had no way to view their profiles, calling or emailing CVMIC was the only option for requesting policy, claim, and loss trend details. Looking up and sending this information added to staff workload.

CVMIC realized they needed a more accessible system — specifically, one with expanded digital engagement capabilities in the form of online portals and dashboards. They also needed a solution to help eliminate time-consuming, manual processes.

Cloud based, highly configurable, and trusted by risk pools of all sizes across the nation, Origami Risk met their requirements.

AT A GLANCE

Challenges:
- Legacy system lacked flexibility and member accessibility
- Manual incident reporting via email, phone, and fax
- Limited member visibility into data

Products:
- ⊕ RMIS
- ⊕ Claims Administration
- ⊕ Policy Administration

Solutions
- ⊕ Individualized member portals for incident intake and policy interaction
- ⊕ Values collection surveys for use in renewals applications
- ⊕ Automated workflows and notifications
- ⊕ Configurable dashboards and reports

Results
- ☑ Streamlined incident reporting through online portal
- ☑ Improved operational efficiency and member engagement
- ☑ Real-time member access to claims data and loss trends
- ☑ Enhanced self-service capabilities for certificates of insurance and auto ID cards

CVMIC member portal provides access and enables a self-service culture

Since implementing Origami Risk in July 2018, CVMIC has been able to provide members with options for directly reporting incident details, viewing policy and claims information, submitting requests, and more. This has enabled a self-service culture that empowers and engages members and gives the CVMIC team time back in their day.

A member portal configured to CVMIC's precise specifications and accessible via their website has helped optimize the incident intake process. Now, accident and injury details can be entered via member-specific screens, eliminating disjointed data submissions. Accompanying automated workflows and notifications expedite internal review and initiation of the claims process.

Feedback from members has been extremely positive. Users are able to log in and view claims, policy details, coverage summaries, and premium invoices. Additionally, loss trending is readily available to members, who have their own unique dashboards and reports.

Self-service actions also extend to requesting to obtain certificates of insurance (COIs) for providing to contractors and other third parties, submitting requests for special event coverage, and creating auto ID cards that members can print themselves.

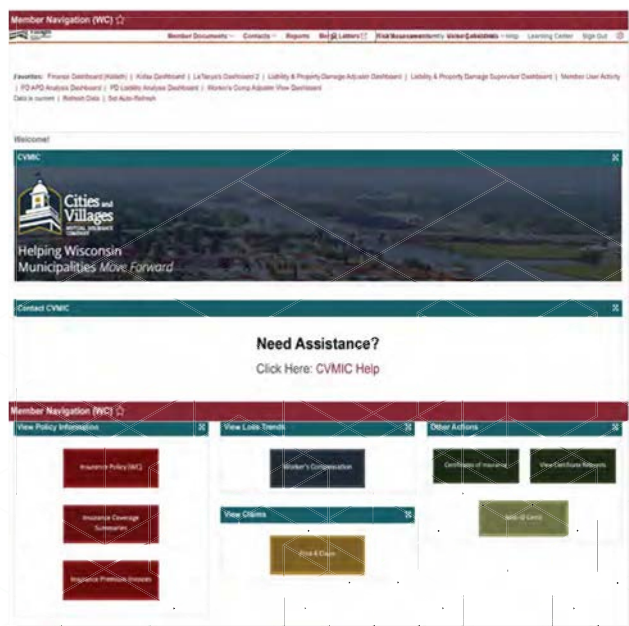## Streamlining processes and ensuring data accuracy

Secure access to information is not only available to members. CVMIC is also able to use "grant access" permissions in Origami Risk to provide designated attorneys, public case managers, and other resources with the ability to view claim information. This benefits CVMIC adjusters who no longer have to manually send information for use in litigation.

Third-party integrations with Origami Risk are contributing to improved data accuracy and providing additional time savings for CVMIC staff. This is particularly notable in the handling of medical bills, medical bill review, and the issuing of workers' compensation claims payments.

Today, paper medical bills sent to CVMIC are scanned using optical character recognition (OCR) software that captures details such as claimant name, date of birth, CPT codes, and more. Using this information, the medical bill information is then automatically attached to the related claim record in Origami Risk and notifications are generated to alert the assigned adjuster.

This has proven to be significantly more efficient than the previous process, which required a staff member to open and scan each bill into a document queue in Origami, then go through and determine which claim each belonged to, attach the record to the claim, and notify the adjuster. Today, with OCR integration and automated attachment and notifications, what used to take up to 8 hours on a typical day now takes only two hours, a 75% reduction in workload.

To further reduce the workload on adjusters, ensure accuracy, and speed payment to injured workers, CVMIC is leveraging an integration with their third-party medical review company. Adjusters use Origami Risk to securely transmit medical bills to the provider. Upon review, return, and approval, payments are generated directly from the system.

What's next? Transforming the annual values collection process

LaTanya Lee, CVMIC's IT/Production Services Manager, and other staff members are constantly on the lookout for ways to use Origami Risk to replace time-consuming, manual processes. The goal, according to Lee, is to "solve resource issues with technology."

Most recently, this is evident in the expanded use of Origami Risk to simplify and speed the annual values collection process. Initially launched in 2023, CVMIC continues to refine the process which aims to simplify steps required of members and improve the quality of data made available to CVMIC's broker. Members tasked with collecting values are sent a link providing access to an data collection form that can be reassigned if necessary, allows for in-progress work to be saved for later, and includes prior years' values, simplifying the process and meaning users don't have to re-enter data.

Through use of Origami Risk, CVMIC is transforming its operations and significantly enhancing member engagement and service delivery. As CVMIC continues to innovate and optimize its processes, it reinforces its commitment to providing superior insurance and risk management services to Wisconsin municipalities, ultimately delivering greater value to its stakeholders and the communities it serves.

About **Origami Risk**

Origami Risk provides integrated SaaS solutions that simplify insurance, risk, and safety for insurers, managing general agents (MGAs), program administrators, third-party claims administrators (TPAs), risk pools, brokers and more. Origami Risk delivers its highly configurable and completely scalable integrated insurance core system, risk management and safety solutions from a secure, multi-tenant platform accessible via web browser and mobile app.

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